UNECE Policy Seminar on Ageing

Ageing in the Digital Era

Summary report

Digitalisation holds important promises for ageing populations. These include innovations, efficiency gains and cost-savings, including in the health and care sectors, the labour market, lifelong learning and social participation, as well as assistance and gains in autonomy and independence for older persons, whose physical and cognitive abilities are impaired. The fourth Policy Seminar on Ageing, which took place on 24 November 2021 in a hybrid format, focused on three policy challenges associated with ageing in the digital era: the need to enhance digital skills and literacy, the need to ensure access to services that increasingly move online, and the protection of human rights.

76 participants attended the event, including delegates from 24 UNECE member States. Participants included government representatives, experts in the area of digital inclusion, civil society representatives, and other stakeholders. Presentations were made by a number of speakers, including from Austria, Canada, Germany, Republic of Moldova, Serbia, Slovenia, Ukraine, the United Kingdom and the United States. The seminar was held in English. The programme and presentations are available on the meeting webpage: https://unece.org/info/Population/events/349038.

Opening session: Digitalisation and ageing populations promises and pitfalls

The Policy Seminar was opened by **Vitalija Gaucaite Wittich**, United Nations Economic Commission for Europe (UNECE). She set the scene by highlighting that the UNECE region, which spreads across the northern hemisphere and comprises 56 member States, is very advanced in terms of population ageing compared to other global regions. The region makes up less than 17 percent of the world population but more than 30 per cent of people aged 65 and above and more than 39 per cent of those older than 80. Older persons tend to use the internet less than younger generations, but the disparity is narrowing. No important gender difference can be observed when it comes to internet use among older persons, however, educational background appears to be a determining factor. Older persons with higher education are more prone to be using the internet, which may be linked to their greater exposure to lifelong learning over the life course. Finally, Ms. Gaucaite Wittich emphasised that digital inclusion and the empowerment of older persons in the digital era requires policy action to:

(a) Ensure equal access to goods and services involving digital technology;
(b) Enhance digital literacy to reduce the digital skills gaps;
(c) Leverage the potential of digital technologies for active and healthy ageing, well-being and empowerment of older persons;
(d) Protect the human rights of older persons in the digital era.

Roxana Widmer-Iliescu, International Telecommunication Union (ITU), started her intervention by stating that population ageing and the exponential growth of digital technology are two of the key global megatrends of current times. Digital technology further expanded as a consequence of the COVID-19 pandemic, with global internet traffic increasing by over 40 per cent only between February and April 2020, when a significant share of services, purchases, and human interactions moved to the online space. She emphasised the importance of equal access of all to these digital technologies, in terms of:

(a) Access/connectivity (broadband in place to ensure Internet connectivity);
(b) Affordability (capacity to pay for Internet access and to buy necessary devices);
(c) Accessibility of information and communication technologies (ICTs), which is the key to achieve digital inclusion for everyone regardless of age, gender, or ability; ICT accessibility encompasses:
    a. Adoption of policies and strategies (e.g. European Accessibility Act and related Directives, national policies etc.);
    b. Accessible equipment/devices (with embedded accessibility features from design to production, e.g. smart devices that can be used also by persons with visual or hearing impairment);

c. Adoption of ICTs jointly with digital literacy and skills.

Ms. Widmer-Iliescu also referred to another related global megatrend – urbanisation. She noted that smart cities and smart environments have a great potential for improving efficiency and quality of life. However, to attain this end, the importance of designing smart cities and environments in a way that ensures digital inclusiveness and accessibility for all was highlighted. This can only be achieved by ensuring that digital accessibility requirements and standards are considered and thus, technology and digital solutions are universally designed and tailored to respond to the needs and requirements of all its intended users. She also stressed the critical role of policies and regulatory frameworks to accelerate ICT accessibility implementation. Finally, she summarised the activities of ITU in support of the digital inclusion of older persons:

(a) Raising awareness;
(b) Providing policy and strategy advice and recommendations;
(c) Identifying and sharing of best practices and solutions;
(d) Developing relevant tools and resources to support implementation.

She also brough to the attention of participants some of the resources provided by ITU in 2021, which are available free of charge, in multiple languages and available in digital accessible formats:

(a) Report on Ageing in a digital world: from vulnerable to valuable,[1] and its related video tutorial;[2]
(b) Online self-paced training on "ICTs for better ageing and livelihood in the digital landscape".[3]

The ITU intervention concluded by announcing that in recognition of the importance of this topic, "Digital technologies for Older Persons and Healthy Ageing" will be the theme of the World Telecommunication and Information Society Day in 2022 that ITU celebrates every year on 17 May.

Martin Amberger, Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, Germany, presented the 8th Government Report on Older Persons of the Federal Republic of Germany,[4] which focused on older persons and digitalisation. He shared some of the main findings of the report, including the need to place older persons at the centre of the Federal Government's strategy and to involve them in the general debate on digitalisation. This means (a) harnessing the potential of digitalisation for older persons in a broad range of sectors, such as housing, mobility, health, or social participation; and (b) including older persons in the research and development of digital technologies. In order to implement these recommendations, it is necessary to strengthen the social participation of older persons at all levels, including by enhancing their digital skills and digital confidence. This can only be accomplished through tailor-made training considering the needs of older learners, and by ensuring access to digital technologies in the home environment. Mr. Amberger further presented some of the major means of implementing the recommendations of the report:

(a) Digital Angel – A project aiming to empower older persons to confidently use technologies, with a team of experts touring the country and providing training as well as technical support. During the COVID-19 lockdown, advice was provided virtually or by phone. The project also includes a connection platform, and videos helping children and grandchildren to better explain digital technologies to older persons;[5]
(b) BAGSO Service Centre "Digitalisation and Education for Older People" – A national point of contact for older persons, featuring, among others, a nationwide event database and tips and training materials on digital technologies;[6]
(c) Digital Pact for Old Age – A multi-stakeholder project aiming to raise awareness and to establish sustainable support infrastructures.[7]

[1] https://www.itu.int/en/myitu/Publications/2021/05/17/12/55/Ageing-in-a-digital-world--from-vulnerable-to-valuable
[2] https://youtu.be/41HiCZwPN5E
[3] https://www.itu.int/en/ITU-D/Digital-Inclusion/Pages/ageing-in-a-digital-world/default.aspx
[4] https://www.bmfsfj.de/resource/blob/159708/ed36ad230d6038b9f0a439fb03ddf35b/achter-altersbericht-kurzfassung-englisch-data.pdf
[5] https://www.facebook.com/DigitalerEngel/
[6] https://www.wissensdurstig.de/
[7] https://www.digitalpakt-alter.de/

Session 1: Enhancing digital skills and digital literacy among older persons

Introducing the first session of the Policy Seminar on enhancing digital skills and digital literacy among older persons, the moderator, **Raymond Saner**, from the Centre for Socio-Eco-Nomic Development (CSEND), reflected on ways of helping older persons to learn new digital skills. He emphasised that the type of learning of older people is different from that of young people, as older people tend to learn by doing. This applied learning can be facilitated through intergenerational exchange, with young people providing assistance to older persons in using digital technologies.

John Kiernan, Centre for Ageing Better, United Kingdom, stated that 95 per cent of people in the United Kingdom are online, a figure that has seen some rapid improvement recently as a consequence of the COVID-19 pandemic. Those who are still digitally excluded may be more difficult to include, however. He explained that age is not the only determining factor, income level is very important as well. He introduced the findings of a report published by the Centre for Ageing Better in 2018,[8] which explored the hierarchy of factors that enable and prevent people in later life from getting online. The two most influential factors identified in this study were related to self-efficacy, in particular the belief of being able to learn new skills; and perceived value and relevance, i.e. whether digital technologies are helpful in reaching the individual's goals. Mr. Kiernan also shared some key insights from a recent research on the digital experiences of older people and supporting organisations during the COVID-19 crisis.[9] Organisations have increased their activities related to digital connectivity and skills during COVID-19, and adapted to more remote support, which has a strong potential beyond the pandemic as well. The research found that there was a significant divide between older persons aged 50 and 70 years, the importance of peer-to-peer learning in the form of Digital Champions was highlighted, and the lack of awareness among older adults of the support available became evident. Some good practices in enhancing digital skills were assembled as well:

- Courses structured in advance do not work, older persons learn digital skills by doing things they need and want online;
- The pace of learning of different older persons varies, a responsive approach is key;
- Space for repetition and reflection on success is vital;
- Use of jargon should be avoided;
- One-to-one support is key to building confidence;
- Time is essential for building trust and maintaining learners' interest;
- Support needs to be open-ended, allowing learners to return with questions and problems;
- Services need to be co-designed with users.

Irina Strajescu, Moldcell Foundation, Moldova, and **Eduard Mihalas**, UNFPA Moldova, presented an inter-generational project targeting digital skills and literacy called Hack Your Age, which has enabled the sharing of young people's knowledge of mobile phones and the internet, and older people's rich experience. The project, which was launched upon the onset of the COVID-19 pandemic, involves 300 older women and men, and 75 young people. The aim of the project has been to reduce the isolation of older people, which was exacerbated by the pandemic, and to empower older people through learning to access social and medical services online, but also social media to be able to interact with peers and family members. The project has been supported by Moldcell Foundation, which has run several projects in the area of digital skilling in the past six years. Ms. Strajescu explained how initial projects aiming to raise awareness on mobile and internet use developed into a training programme with intergenerational elements called Likes for Grannies, where teenagers were trained to transfer their knowledge on digital technologies to older persons. Moldcell, which is a major Moldovan mobile operator, also provided mobile devices and data to participants. She noted that young people, and in particular their self-confidence, benefited greatly from the project as well.

In the ensuing discussion, several issues were raised, notably the sustainability and continuity of intergenerational projects, the need to provide sustained support with opportunities for revision to older persons, and the challenges faced by older persons to adapt to new devices and to frequent updates of the various online platforms. Panellists responded that volunteers and older persons living in the

[8] https://ageing-better.org.uk/publications/digital-age
[9] https://ageing-better.org.uk/sites/default/files/2021-07/digital-skills-to-connect.pdf

same community is helpful for sustainability, as well as the encouragement of older persons to become digital champions themselves and transmit their skills to their peers. Importantly, the question of affordability for older persons with reduced income was raised as well, and the crucial role of both the regulator and of the private sector was highlighted.

Session 2: Ensuring access to essential and everyday services that move online

Biljana Radonjic Ker-Lindsay, European Bank for Reconstruction and Development (EBRD), moderated the interactive second session on ensuring access to essential and everyday services that move online. She raised questions on the barriers for older persons to access online services; on the role of regulators, the private sector and civil society in supporting older persons' access to online services; as well as on public policies and strategies to ensure that services remain available to all.

In a lively exchange among panellists, **Nataša Todorović** and **Milutin Vračević**, from the Red Cross of Serbia, explained that low awareness and economic barriers belong to the main barriers for older persons to use online services, coupled by the perception of services as a type of social interaction, which they prefer to have in person. The majority of older persons who use computers and smartphones do so for entertainment or to read news rather than to access services. COVID-19 started to change this pattern, however, as it accelerated digitalization and moved even more services online, among others important services related to health and vaccination.

Lisa Goodfellow, Financial Consumer Agency of Canada (FCAC), added that the challenge to find basic, clear and consolidated information online is also a barrier, with the majority of older persons still preferring traditional information channels such as the post in Canada. She highlighted the importance of protecting those customers who preferred such traditional channels, a principle which is embedded in the Code of Conduct for the Delivery of Banking Services to Seniors.[10] The Code of conduct was adopted by the Canadian Bankers Association encompassing most Canadian banks, and is overseen by FCAC. She introduced some of the key principles of the Code of Conduct, including effective communication, which covers consolidating relevant information for senior and supporting accessible formats; specific training for employees dealing with seniors, including on financial abuse and fraud; the need to consider alternatives before proceeding with branch closures and provide support to older clients; as well as public disclosure of banks' activities to assist seniors. Banks also need to designate a "seniors champion" at the managerial level, submit annual reports on the implementation of the code of conduct, and breaches can be investigated by FCAC.

Vito Gosar, NLB, Slovenia, highlighted some of the psychological barriers to use online services, most notably the fear and distrust to new approaches. This is especially notable in the financial sector, with older clients often preferring traditional in-person banking even if they have access to digital technologies. He stressed that forcing customers to use online banking is not the solution, education and constant support is needed. To this end, NLB, which is a major Slovenian bank, developed a mobile Bank&Go initiative, which has initially aimed to provide retail services in localities where branches and ATMs were removed. However, this initiative turned out to be a means to educate clients to use ATMs and digital services, and provide support if needed.

Ms. Todorović presented some insights provided by the project 'Strong and Connected' run by the Red Cross of Serbia. The project comprised the collection of data, the development of tailor-made step-by-step guides on using online government services (review of court cases, administrative, e-banking and e-health applications), as well as the training of both young and older volunteers to transmit digital skills to older persons. UNFPA Serbia supported the expansion of this project during the COVID-19 pandemic, and more volunteers who were regularly visiting older persons during the lockdown period were trained to support older persons to access online government services. The step-by-step guides were distributed to the homes of older persons through municipalities. Ms. Todorović stressed the crucial importance of a demand-driven approach and of peer-to-peer learning, which has been one of the most successful features of the project.

[10] https://cba.ca/Assets/CBA/Documents/Files/Article%20Category/PDF/vol-seniors-en.pdf

Panellists agreed that all relevant stakeholders needed to be engaged to help ensure the access of older persons to services online. Mr. Gosar highlighted the building of trust and one-on-one training and support as crucial and mentioned a project by the Slovenian Bankers Association to train social workers to help older persons with digital skills. Ms. Goodfellow stressed the importance of open conversation involving all actors, as well as continued research on the reasons behind the reluctance to use digital means to access services. Mr. Vračević emphasised the need to involve older persons in designing online products and digital devices, so that their needs are taken into consideration. Panellist also agreed that access to essential services had to be maintained for people who for various reasons cannot go online. In her final remarks, Ms. Todorović brought to participants' attention that despite its huge potential, digitalization can increase pre-existing inequalities, and reminded that leaving no one behind is personal, community, national and global obligation.

In the ensuing discussion, the question of enhancing the agency of older persons was raised. Panellists stressed the importance of grassroots involvement at the local level, as well as of surveys to hear the voices of individual older persons. In the closing wrap-up, panellists emphasised the need for digital as well as financial literacy education and training, and stressed that it has to be a continual process to ensure that skill levels are maintained and further developed.

Session 3: Safeguarding human rights in the use of digital technologies

The moderator of the third session, **Nena Georgantzi**, AGE Platform Europe, highlighted in her opening remarks some of the key elements of a rights-based approach to ageing in the digital era:

(a) Older persons are rights-holders – There is a need to move away from seeing older persons as inherently vulnerable or frail, towards adapting our societies, policies, laws, attitudes and the living environments that impede older persons from fully participating. With respect to ageing in the digital era, this means changing the focus to the structural reasons behind the digital exclusion of older persons, such as lack of access, affordability, inaccessible design, or embedded societal attitudes that can be internalised by older persons themselves;
(b) Older persons are diverse – Some older people may be afraid of digital technologies, while others readily embrace new gadgets;
(c) Technology must empower and enable the full realisation of rights – Technology is not an endpoint and should not only serve for cost saving, but also to enhance equal opportunities to participate in society;
(d) Technology must enhance the agency of older people – Older persons have to be involved in all decisions that affect their lives, including in the area of digital technologies. This encompasses older persons' participation in the design, implementation, and evaluation of digital technologies, the obligation of informed consent, and the right to opt out from digital technologies.

She invited panellists to consider ways in which technologies act as an enabler and as a threat (control, restriction of liberty or privacy, loneliness and segregation) to the full realisation of human rights.

Vijeth Iyengar, United States Department of Health and Human Services, introduced the role of the Administration for Community Living, an operating division of the U.S. Department of Health and Human Services, aiming to increase access of older persons and persons with disabilities to community support. Interventions target persons below or near the poverty line, with multiple chronic conditions, living in peripheral and underserved areas, or who are at risk of hospital or nursing home admission. Dr. Iyengar presented some data on the increasingly positive perception and broadening use of digital technologies by older adults in the United States and noted that the use of digital health technology expanded during the COVID-19 pandemic. He presented the recommendations of a 2016 report[11] on how technology can support the functional needs of older persons and an ensuing 2019 roadmap[12] for public and private sector on developing technologies that improve the quality of life, enhance individual

[11] https://obamawhitehouse.archives.gov/sites/default/files/microsites/ostp/PCAST/pcast_independence_tech_aging_report_final_0.pdf

[12] https://trumpwhitehouse.archives.gov/wp-content/uploads/2019/03/Emerging-Tech-to-Support-Aging-2019.pdf

choice, reduce the financial and emotional burden of care, and reduce the cost of provision of care. He also shared further insights on the impact of COVID-19, which exacerbated inequities as many vulnerable older persons and older persons living in underserved areas without access to digital technology were left behind by the adoption of digital health solutions in response to the pandemic. He further summarised the outcomes of a request for information on the aspects government should consider when supporting the development of technologies related to chronic disease management for underserved populations.[13] These include three design principles:

(a) Managing algorithmic bias – Underlying data that goes into the development of technological solutions should come from the target population that will be using the solution;
(b) Cultivating trust;
(c) Safeguarding privacy and data security.

When it comes to rolling out new technologies to underserved populations, it is essential to involve the community of interest, consider the technological infrastructure (e.g. availability of broadband), take into account literacy and digital literacy levels, and promote multi-sectoral partnerships.

Klaus Niederländer, Active Assisted Living Programme (AAL), described the core activities of AAL, which include:

(a) Bringing together various actors engaged with the challenges and opportunities of an ageing population, such as informal carers, professional careers, health professionals, institutions, local authorities, research community and business community (start-ups, SMEs, industry);
(b) Developing digital-based solutions for an ageing world, in particular for ageing in place and staying connected and active;
(c) Linking technology to the various societal challenges related to population ageing in the areas of health, care, mobility, workplace, leisure and tourism.

He highlighted that human rights and dignity need to be centrepiece in technology development. AAL has taken several measures to promote this approach in the technological development projects it supports, for instance AAL made it mandatory to include end users in projects from the very beginning; it provides training to foster a culture of collaboration and to support the co-creation of technological solutions between researches, end users and business partners; and it has developed ethical guidelines for projects and made it mandatory to integrate a dialogue on ethical concerns (safety, security, abuse etc.) in all the projects. He also mentioned that the option of addressing ethical concerns through more formal certification schemes is being explored and highlighted the potential of granulated smart regulation and bottom-up policy development in case of such complex issues.

Verena Schriebl, Federal Ministry of Social Affairs, Health, Care and Consumer Protection, Austria, presented the efforts of Austria to identify gaps in current human rights legislation with a special view to digitization, and to raise related issues on a cross-border and international level as well. As a part of these efforts, Austria organised in 2018 an International Expert-Conference on the Human Rights of Older Persons[14] with a focus on robotics and automation and their impact on human rights, as well as on digitization and education as a lifelong learning process. Austria also co-funded, together with Germany, the Update to the 2012 Analytical Outcome Study on the normative standards in international human rights law in relation to older persons, prepared by the Office of the High Commissioner for Human Rights[15] and presented at the eleventh session of the United Nations Open-ended Working Group on Ageing in March 2021. The update took into consideration the impact of COVID-19 on the human rights of older persons, and its main finding was that significant normative developments took place at the regional level, but at the international level the coverage of the human rights of older persons remained fragmented. Moreover, robotics, artificial intelligence (AI) and other technologies were identified as providing opportunities for the realisation of the human rights of older persons but they also may have an adverse impact. Finally, Ms. Schriebl reported on an ongoing study on the situation of older persons in Austria in relation to the impacts of the COVID-19 measures adopted in the country.

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[13] https://www.federalregister.gov/documents/2020/11/17/2020-25328/request-for-information-landscape-analysis-to-leverage-novel-technologies-for-chronic-disease
https://jamanetwork.com/journals/jama-health-forum/fullarticle/2778875

[14] http://www.ageing.at/en

[15] https://social.un.org/ageing-working-group/documents/eleventh/OHCHR%20HROP%20working%20paper%2022%20Mar%202021.pdf

The study aims to draw lessons from the tensions that have been observed since the beginning of the pandemic between safeguarding health and upholding the human rights and individual freedom of older persons, and it aims to develop a more age-sensitive and age-appropriate approach to managing future crises and pandemics. Some focus will be given to the role of the use of digital technologies.

Galina Poliakova, Age Concern Ukraine, presented some figures on internet use among older persons in Ukraine. A rapid increase from 14 per cent in 2020 to 29 per cent in 2021 has been observed, but internet use among older persons remains low. She cited major barriers, such as affordability, lack of digital skills, lack of access, issues related to ability and willingness to learn at an older age, and low trust, especially towards digital finance. She highlighted in particular some of the learning difficulties for Ukrainian older persons, including terminology and language barrier, the use of Latin alphabet on computers keyboards, or the need to repeat lessons several times. She noted that there has been an increase in the interest and motivation to learn digital skills because of the isolation of older persons which was further exacerbated by COVID-19. Older people mostly access the internet through smartphones, which are more affordable, compact, and simple to use than computer, however, they come with inherent problems given their size and design (such as small letters, fingerprint reader not recognising the dry skin of older persons, difficulty to use touchscreen with some conditions such as rheumatism). Ms. Poliakova also informed about the Ukrainian government's initiative of a "State in smartphone" to provide electronic administrative services. She stressed that to not leave those without access to digital technologies behind, equal opportunities, affordable access, and training have to be provided and the necessary infrastructure needs to be expanded to rural areas. She also reminded that older persons often become the victims of cybercrime and that there is a need to expand training and awareness raising to cover these issues.

In the discussion, panellists shared their views on the most important strategies to address the challenges that had been mentioned. Dr. Iyengar argued it was crucial to engage the private sector as early as possible, so that the technologies of everyday use are designed, developed and deployed in accordance with a human-rights-based approach. He suggested to focus on emerging businesses, and to get engaged in conversations on the ethical use of AI and machine learning, so that the technologies of the future do not reproduce the errors of the technologies of the past and that everyone across the life span is involved in the development of these technologies from the very beginning. Mr. Niederländer added that there were no simple solutions, and emphasised collaboration as a crucial element. He called for moving towards systemic innovation, and highlighted some important differences between the age of digitalisation (tailor-made products and services, collaboration) and the age of industrialisation (standardisation, competition). He evoked the implications of the digital age for business models as well as the economic system at large, and emphasised the need for democratisation of these models and systems. Finally, he called for mainstreaming human rights and ethics in technology development. Ms. Schriebl emphasised tailored opportunities for digital education as a precondition to enhancing the participation of older persons and to ensuring their full enjoyment of human rights. Ms. Poliakova stressed the role of face-to-face training and of inter-generational collaboration. A question was raised concerning the availability of guidelines on using a human-rights based approach in technology start-ups. Dr. Iyengar responded that to his knowledge such guidelines were not available yet, however, this could be a potentially worthwhile effort to explore for the future. Mr. Niederländer added that AAL provided some ethical guidelines to projects they support, and informed about the efforts of the International Organization for Standardization (ISO) to explore building in not only technical but also ethical elements into norms.

Resources

Further information on the 24 November 2021 UNECE Policy Seminar on Ageing can be found at: https://unece.org/info/Population/events/349038

UNECE Policy Brief on Ageing No.26 on Ageing in the Digital Era: https://unece.org/sites/default/files/2021-07/PB26-ECE-WG.1-38.pdf

Information about the digital inclusion of older persons from the International Telecommunication Union (ITU): https://www.itu.int/en/ITU-D/Digital-Inclusion/Pages/ageing-in-a-digital-world/default.aspx

Resources on the digital inclusion of older persons from the Centre for Ageing Better: https://ageing-better.org.uk/digital-inclusion

Agenda

Morning | Wednesday 24 November 2021, 10:00 – 13:00

10:00 – 10:15 **Welcome |** UNECE

10:15 – 11:15 **Opening session: Digitalisation and ageing populations promises and pitfalls**

Moderator: ***Vitalija Gaucaite Wittich****, Population Unit, UNECE*

- **Roxana Widmer-Iliescu**, International Telecommunication Union
- **Martin Amberger**, Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, Germany

This session will provide an overview of the regional trends in digitalisation, its promises, risks, and pitfalls, in particular for older people.

Coffee Break

11:30 – 12:45 **Session 1: Enhancing digital skills and digital literacy among older persons**

Moderator: ***Raymond Saner****, Centre for Socio-Eco-Nomic Development (CSEND)*

- **John Kiernan**, Centre for Ageing Better, United Kingdom
- **Irina Strajescu,** Moldcell Foundation, Moldova & **Eduard Mihalas**, UNFPA Moldova

This session will discuss strategies aimed at empowering older persons to benefit from digitalisation through enhancing digital skills and literacy. Speakers will share national digital literacy strategies and lessons learnt from digital skills programmes targeting older persons (including how to address ageism and disengagement from digital technology use in older age).

Lunch Break

Afternoon | Wednesday 24 November 2021, 14:30 – 17:30

14:30 –15:45 **Session 2: Ensuring access to essential and everyday services that move online**

Moderator: ***Biljana Radonjic Ker-Lindsay****, European Bank for Reconstruction and Development (EBRD)*

- **Lisa Goodfellow**, Financial Consumer Agency of Canada
- **Vito Gosar**, NLB, Slovenia
- **Nataša Todorović** & **Milutin Vračević**, Red Cross of Serbia

This session will discuss accessibility challenges for services that move online, and present policy strategies to ensure that online services are accessible to all, including though regulation of private sector services, guidance to industry and targeted support provided to customers, and the importance of maintaining offline services for those unable or unwilling to use them online.

Health Break

16:00 –17:15 Session 3: Safeguarding human rights in the use of digital technologies

Moderator: ***Nena Georgantzi****, AGE Platform Europe*

- **Vijeth Iyengar**, United States Department of Health and Human Services
- **Verena Schriebl**, Federal Ministry of Social Affairs, Health, Care and Consumer Protection, Austria
- **Klaus Niederländer**, Active Assisted Living Programme
- **Galina Poliakova**, Age Concern Ukraine

This session will focus on how to anticipate and address human rights challenges associated with digitalisation especially in sensitive areas such as health and long-term care and for persons whose autonomy and independence is reduced and who may be more vulnerable to risks and abuse.

17:15 - 17:30 Closing remarks - Towards an inclusive and safe digital transformation | UNECE